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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/867,589	05/31/2001	Lawrence Daniel Hogan	23952-0145	6560

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EXAMINER

AKINTOLA, OLABODE

ART UNIT PAPER NUMBER

3691

MAIL DATE DELIVERY MODE

10/23/2007

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary

Application No.

09/867,589

Applicant(s)

HOGAN, LAWRENCE DANIEL

Examiner

Olabode Akintola

Art Unit

3691

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 03 August 2007.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-16 and 18-30 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-16 and 18-30 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

Detailed Action

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

Claims **1-16** and **18-30** are rejected under 35 U.S.C. 103(a) as being unpatentable over Reader et al. (USPAP 20020143583) (hereinafter referred to as "Reader") in view of Lemay, "Teach Yourself Web Publishing with HTML 4 in a Week" (1997, Sam.net Publishing, Fourth Edition) (hereinafter referred to as "HTML").

Re claims **1, 9, 18, 23, 29, and 30**: Reader teaches a method for presenting a bill and associated non-bill information via a network, comprising; transmitting to a payer, via a network, a bill including a first charge, a second charge, a location identifier of first non-bill information upon which the first charge is based, and a location identifier of second non-bill information

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upon which the second charge is based (Fig. 3, RN {55, 58}, section 0034); receiving from the payer, via the network, a request for at least one of the first non-bill information and the second non-bill information (abstract, sections 0021-0023, Fig. 3); and transmitting to the payer, via the network, the requested non-bill information in response to the received request (fig. 3, section 0034).

Reader does not explicitly teach location identifiers that index portions of documents. However, HTML teaches identifiers that index two separate documents as well as portions of the same documents using *anchors* (see pages 99-106). It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Reader to include these features as taught by HTML. One would have been motivated to do so in order to link specific document or portions of a document to an identifier.

Re claims 2 and 10: Reader does not explicitly teach the first document comprising first non-bill information and the second document comprising second non-bill information are the same document. However, HTML teaches identifiers that index two separate documents as well as portions of the same documents using *anchors* (see pages 99-106). It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Reader to include these features as taught by HTML. One would have been motivated to do so in order to link specific document or portions of a document to an identifier.

Re claims 3, 12, 20, and 25: Reader teaches document is one of a contract, a tariff, or a warranty (section 0034).

Re claims 4 and 13, Kitchen teaches location identifier of the first non-bill information includes a first hyper-link and the location identifier of the second non-bill information includes a second hyper-link, and further comprising: activating at least one of the first hyper-link and the second hyper-link to request non-bill information (fig. 3, RN {55}, section 0034)

Re claims 5, 14, and 26: Reader teaches the bill, including the location identifier of the first non-bill information and the location identifier of the second non-bill information, is transmitted to the payer by a bill presentment server (fig. 1, RN {8}); and the non-bill information is transmitted to the payer by a non-bill presentment server (fig. 1, RN {3}, section 0023: "*It is foreseen that the renewal server 8 could comprise **multiple servers** or computers*").

Re claims 6, 15, 21, and 27: Reader teaches the bill presentment server is associated with a bill presentment service provider and the non-bill presentment server is associated with a biller (fig. 1, RN {2 (payer station), 8 (service provider station) and 3 (biller station)}}, section 0023: "*It is foreseen that the renewal server 8 could comprise **multiple servers** or computers*").

Re claims 7, 11, 19, and 24: Reader teaches bill is one of a detailed bill or a summary bill (fig. 3)

Re claims 8, 16, 22, and 28: Reader teaches bill further includes a location identifier of non-bill information other than non-bill information upon which a charge is based (fig. 3, RN {62})

Response to Arguments

Applicant's arguments with respect to claims have been considered but are moot in view of the new ground(s) of rejection.

In response to applicant's argument that Reader teaches only a single server, Examiner respectfully disagrees. Reader recites at section 0023, "*It is foreseen that the renewal server 8 could comprise **multiple servers** or computers*".

Conclusion

Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

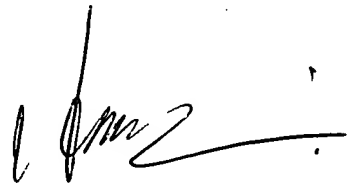
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Olabode Akintola whose telephone number is 571-272-3629.

The examiner can normally be reached on M-F 8:30AM -5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on 571-272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

OA



HANI M. KAZIMI
PRIMARY EXAMINER